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*above is our **BUSINESS ADDRESS,**
PHONE & FAX NUMBERS*

*and here is **HOME ADDRESS >>>***

NOVEMBER 16, 2002

Kent D. Baker
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I have recently spoken with Linda and Duc at the Libby EPA Information Center, regarding our effort to re-finance our home in Libby. Our home had vermiculite insulation installed decades ago in some of the attic, and has been inspected by the EPA in recent months. Both Linda and Duc have been very helpful, supplying us with general letters and information regarding EPA cleanup in the Libby area.

We forwarded this information to our out-of-town Mortgage Broker, who is not particularly familiar with the Libby asbestos situation. They now request that we "get something in writing" from the EPA that confirms that *specifically* our home will in fact be **cleaned up at a later date** - (I already told them that it may be *much later*, as our property is not at high priority for cleanup, so we don't need a precise date as to when). Such a written letter would give us the opportunity to **re-finance now**, basically contingent on the **EPA cleanup later**.

I stopped in and spoke with Linda again on **Friday, November 15** regarding getting such a letter. She gave me your card and recommended that I call you on Monday. In an effort to get a head start on that, I'm faxing you this letter. I know you're busy, but we would much appreciate your help on this matter as soon as possible, as we are *otherwise* a "go" for re-financing.

*Again, we simply need a letter from the EPA that confirms that **specifically** our property will be cleaned up sometime later.* Also, Linda says she would retain a copy of such a letter with our property information file at the Libby EPA Information Center. As simple as this letter may be, it will allow us to get on with our lives, without needless disruption. To expedite letter, please just **FAX** to us (or phone us) at above number - **(406) 293-6332**. *Thank you kindly* for your time and consideration.

Sincerely, *Kent*